

# Department of Housing: Programs & Services

**Community Development** Shelby County is a U.S. Department of Housing and Urban Development designated Entitlement Grantee and receives Community Development Block Grant funds annually. Partnering with the municipal governments of Arlington, Bartlett, Collierville, Germantown, Lakeland, and Millington; Shelby County expends a portion of these funds on projects that promote community and economic development. Funded projects must directly benefit low- to moderate-income residents of Shelby County. These projects are proposed and approved by representatives of local municipalities and citizens through public hearings and meetings and Shelby County government.

**Housing Rehabilitation** The Department of Housing operates the Scattered Site Housing Rehabilitation Program that assists low- and moderate-income residents with repairs on their homes. This assistance is available to Shelby County residents outside the City of Memphis. Eligibility guidelines are revised annually and are based on the U.S. Department of Housing and Urban Development's annual income guidelines. Assistance under this program takes the form of either forgivable grants or a combination of forgivable grants and low-interest loans.

**Down Payment Assistance** Shelby County's Down Payment Assistance Program provides loans to low- to moderate-income homebuyers for eligible down payment and closing costs. The Program will lend a maximum amount of \$3,500 at a 5% fixed rate with a ten (10) year term.

**Homestead Program** The Shelby County Homestead Program utilizes tax-foreclosed properties to stimulate neighborhood revitalization and increase the affordable housing stock in Shelby County. For a small application fee and a refundable deposit, agencies and individuals can obtain a vacant lot for the development of affordable housing. Under the Homestead agreement, applicants agree to build a home on the property within 12 months of the property being transferred to them for development. The home may be either for sale or for rent. Upon completion of the terms of the Homestead Agreement, the applicant's original deposit is refunded.

**Lead Paint Testing and Hazard Reduction** The Department of Housing has seven (7) state certified lead based paint risk assessors on staff. For a fee, the Department of Housing can conduct lead-based paint testing and risk assessments on pre-1978 homes. This service is available to homeowners, realtors, contractors, and developers who need lead-based paint inspections, risk assessments, or clearance tests on a home. All services associated with lead based paint are provided by inspectors certified by the State of Tennessee.

**New Housing Construction** Shelby County Department of Housing partners with area nonprofits in order to develop new, affordable housing in Shelby County. The department subsidizes the development costs in order to make the units more affordable for eligible homebuyers. Historically, Shelby County has partnered with Collierville Community Housing Development Organization; Habitat for Humanity; and United Housing, Incorporated in housing construction endeavors. Each year, Shelby County solicits proposals from local non-profit Community Housing Development Organizations for potential housing construction partnerships.

**Lead Hazard Education and Outreach** Shelby County Department of Housing, in collaboration with the City of Memphis Department of Housing and Community Development, provides educational services for Shelby County residents on the hazards of lead based paint. SCDH staff will work with area residents on an individual basis in order to inform them of the risks of lead-based paint and how to maintain a lead safe environment. Additionally, the Department of Housing implements a Healthy Homes Outreach Program through the Lead Hazard Reduction Program. Under this program, the department provides educational outreach on how to make the home a healthier and safer place to live for homeowners and their families.

**Fair Housing Counseling** Shelby County Department of Housing (SCDH) is committed to working with local agencies to ensure that affordable housing choices are provided to the residents of Shelby County. SCDH employs a Fair Housing Coordinator who conducts educational and community outreach regarding fair housing and makes appropriate referrals for fair housing complaints. Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, family status, or disability. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint. SCDH's Fair Housing Coordinator is available to assist Shelby County residents with any questions they might have regarding fair housing laws and complaints.